Case 04-37856 Doc 1 Filed 10/12/04 Entered 10/12/04 15:29:40 Desc Petition Page 1 of 30 10/07/2004 01:03:10pm (Official Form 1)(12/03) FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First Middle): Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Sims, Latonya All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): fka Latonva Russell Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): one, state all): xxx-xx-8791 Street Address of Debtor (No. and Street, City, State and Zip Code): Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 7 Luana Rd. Joliet, IL 60433 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Will Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address); Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) ☐ Railroad ✓ Individual(s) ☐ Chapter 7 ☐ Chapter 11 Chapter 13 Corporation ☐ Stockbroker ☐ Chapter 9 ☐ Chapter 12 ■ Commodity Broker Partnership ☐ Section 304 - Case ancillary to foreign proceeding ☐ Other ☐ Clearing Bank Nature of Debts (Check one box) Filing Fee (Check one box) Full Filing Fee attached ☑ Consumer/Non-Business Business Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only) Debtor is a small business as defined by 11 U.S.C. Sec. 101. Must attach signed application for the court's consideration Debtor is & elects to be considered a small business under certifying that the debtor is unable to pay fee except in installments. 11 U.S.C. § 1121(e) (Optional) Rule 1006(b). See Official Form 3. U.S. Bankruptcy Court Northern District Of Illinois Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured creditors. Filed: 10/12/2004 Debtor estimates that, after any exempt property is excluded and administrative expense Time: 15:30:58 there will be no funds available for distribution to unsecured creditors. Debtor: LATONYA SIMS Fee : 194 1-15 16-49 50-99 100-199 200-999 **Estimated Number of Creditors** ◩ П

Case: 04-37856 : 3105739 Chapter: 13 Rec. Estimated Assets Judge: Bruce Black 11/17/2004 @ 10:30AM \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 ti SO to 12/03/2004 @ 11:00AM \$500,000 \$1 million \$10 million \$50 million \$100 million \$50,000 \$100,000 341 mts: \mathbf{V} П ConfHrg: Trustee: GLENN STEARNS Estimated Debts \$50,001 to \$100,001 to \$500,001 to 1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \checkmark

Computer software provided by LegalPRO Systems, Inc., San Antonio, Texas (210) 561-5300, Cc

Case 04-37856 Doc 1 Filed 10/12/04 Er		
(Official Form 1)(12/03) Page 2	of 30	10/07/2004 01:03:10pm FORM B1, Page 2
Voluntary Petition (page 2)	Name of Debtor(s): Latonya Sims	
(This page must be completed and filed in every case)		
Prior Bankruptcy Case(s) Filed Within Last		
Location Where Filed: Northern District of Illinois	Case Number: 03 B 26837	Date Filed: 6/23/2002
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case(s) Filed by any Spouse, Partner	or Affiliate of this Debtor (If more	than one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	(To be completed if debtor is required to file 10Q) with the Securities and Exchange Corof the Securities Exchange Act of 1934 and Exhibit A is attached and made	mmission pursuant to Section 13 or 15(d) It is requesting relief under chapter 11) It is a part of this petition. It is a part of this petition and in the foregoing petition, declare in the foregoing petition that [he or she] It is a part of this petition that the or she] It is a part of this petition that the or she] It is a part of this petition that the or she] It is a part of this petition that the or she] It is a part of this petition that the or she] It is a part of this petition that the or she] It is a part of this petition that the or she]
X	Jamie L. Zukosky	Telg oy Date
Telephone Number (If not represented by an attorney) Date Signature of Attorney	Does the debtor own or have possession of pose a threat of imminent and identifiable h Yes, and Exhibit C is attached	
Jamie L. Zukosky Schottler & Zukosky, LLC 10 S. LaSalle Suite 3410 Chicago, Illinois 60603	Signature of Non-Attorn I certify that I am a bankruptcy petition prepared this document for compens debtor with a copy of this document. Printed Name of Bankruptcy Petit	parer as defined in 11 U.S.C. § 110, eation, and that I have provided the
Phone No.(312) 236-7200 Fax No.(312) 236-1691 Date	Social Security Number	·
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address Names and Social Security numbers of all assisted in preparing this document:	other individuals who prepared or
Printed Name of Authorized Individual	if more than one person prepared this docton forming to the appropriate official form to the signature of Bankruptcy Petition I	for each person.
Title of Authorized Individual 10/07/2004 Date	Date A bankruptcy petition preparer's failure to c and the Federal Rules of Bankruptcy Proceimprisonment or both (11 U.S.C. § 110; 18	edure may result in fines or

10/07/2004 01:03:10pm

Page 3 of 30 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonva Sims

CASE NO

Debtor(s)

CHAPTER

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and longterm secured obligations.

Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this	day ofOctober	
1.		
Matonia Sim		
Latonya Sims		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Latonya Sims

CASE NO

Debtor(s)

CHAPTER 13

	DISCLOSURE OF COM	MPENSATION OF ATTORNEY FOR DEBTOR
1.	that compensation paid to me within one year i	kr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and before the filing of the petition in bankruptcy, or agreed to be paid to me, for of the debtor(s) in contemplation of or in connection with the bankruptcy case
	For legal services, I have agreed to accept:	\$2,200.00
	Prior to the filing of this statement I have receive	ved: \$0.00
	Balance Due:	\$2,200.00
2.	The source of the compensation paid to me wa	3 S:
	☑ Debtor ☐ Other (specify)
3.	The source of compensation to be paid to me i	is:
	☑ Debtor ☐ Other (specify)
4.	I have not agreed to share the above-disc associates of my law firm.	losed compensation with any other person unless they are members and
	I have agreed to share the above-disclose associates of my law firm. A copy of the accompensation, is attached.	ed compensation with another person or persons who are not members or greement, together with a list of the names of the people sharing in the
5.	a. Analysis of the debtor's financial situation, a bankruptcy;b. Preparation and filing of any petition, scheduler	preed to render legal service for all aspects of the bankruptcy case, including: and rendering advice to the debtor in determining whether to file a petition in ules, statements of affairs and plan which may be required; of creditors and confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-dis	sclosed fee does not include the following services:
Γ		CERTIFICATION
	f certify that the foregoing is a complete state representation of the debtor(s) in this bankrupt	ement of any agreement or arrangement for payment to me for cy proceeding.
	10/11/2004	
	Date	Jamie L. Zukosky Schottler & Zukosky, LLC 10 S. LaSafle Suite 3410 Chicago, IL 60603 Phone; (312) 236-7200
_		· 自食 4.1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest in Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
7 Luna Rd., Joliet, IL 60433	Fee Simple	-	\$80,000.00	\$72,028.0
			\$80,000.00	\$72,028.0

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at First Midwest.	-	\$100.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings including audio, video and computer equipment.		Ordinary & necessary household furniture.	-	\$950.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Ordinary & necessary clothing.	-	\$325.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
de la		· · · · · · · · · · · · · · · · · · ·	al >	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property		Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x				
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x				
13. Interests in partnerships or joint ventures. Itemize.	x				
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x		1		
15. Accounts receivable.	x				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	x				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x				
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x				
			Total	>	\$1,375.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general intangibles. Give particulars.	x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Ford Explorer XLT	-	\$4,000.00
24. Boats, motors, and accessories.	x			
25. Aircraft and accessories.	x			
26. Office equipment, fumishings, and supplies.	x			
27. Machinery, fixtures, equipment, and supplies used in business.	x			
28. Inventory.	x			
29. Animals.	x			
30. Crops - growing or harvested. Give particulars.	x			1
31. Farming equipment and implements.	x			
and the second s		Total	 	\$5,375.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property		Description and Location of Property		Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	x			
				·
	-			

Total >

\$5,375.00

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UNITED STATES BANKEUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)**

IN RE: Latonya Sims

CASE NO

CHAPTER

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

🗹 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption	
7 Luna Rd., Joliet, IL 60433	735 ILCS 5/12-901	\$7,500.00	\$80,000.00	
Checking Account at First Midwest.	735 ILCS 5/12-1001(b)	\$100.00	\$100.00	
Ordinary & necessary household furniture.	735 ILCS 5/12-1001(b)	\$950.00	\$950.00	
Ordinary & necessary clothing.	735 ILCS 5/12-1001(a), (e)	\$325.00	\$325.00	
1994 Ford Explorer XLT	735 ILCS 5/12-1001(c)	\$0.00	\$4,000.00	
		\$8,875.00	\$85,375.00	

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IN RE	: Latonya Sims		Page	11 of 30	CASE NO			
		Debtor				(If	Known)	
	,				OHABTED	46		

Joint Debtor

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

	<u> Д</u>	TODE	or has no creators holding secured claims		chr	"	on schedule D.				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
ACCT#: 3407			DATE INCURRED: NATURE OF LIEN:								
By-Rite Furniture 9 W. Cass St. Joliet, IL 60432		-	Goods and Services COLLATERAL: Furinture REMARKS:				\$1,577.86	\$1,077.86			
	1		COLLATERAL VALUE: \$500.00								
ACCT#: 011-58-12007-0	\dagger		DATE INCURRED: NATURE OF LIEN:	H							
Onyx Acceptance Corp. 27051 Towne Centre Drive Foothill Ranch, CA 92610		-	Lien on Vehicle COLLATERAL: 1994 Ford Explorer XLT REMARKS:				\$5,222.01	\$1,222.01			
			COLLATERAL VALUE: \$4,000.00		ŀ						
ACCT#:	\top		DATE INCURRED: NATURE OF LIEN:								
Pierce & Associates 1 N. Dearborn St., Ste. 1300 Chicago, IL. 60602		•	•	-	-	Attorney for - Wells Fargo Financial COLLATERAL: 7 Luna Rd., Joliet, IL. REMARKS:				Notice Only	Notice Only
			COLLATERAL VALUE: \$0,00								
ACCT#: 9012524	T		DATE INCURRED: NATURE OF LIEN:	Н	\dashv	\exists		····			
Wells Fargo Home Mortgage, Inc. Correspondence X2501-01T 1 Home Campus Des Moines, IA 50328			Mortgage COLLATERAL: 7 Luna Rd., Joliet, IL 60433 REMARKS:				\$72,028.00				
			COLLATERAL VALUE: \$80,000.00								
ACCT#: 9012524	†		DATE INCURRED: Various NATURE OF LIEN:		\neg						
Wells Fargo Home Mortgage, Inc. Correspondence X2501-01T 1 Home Campus Des Moines, IA 50328		•	Arrearage claim COLLATERAL: 7 Luna Rd., Joliet, IL 60433 REMARKS:			\$10,000.00					
•			COLLATERAL VALUE: \$10,000.00		_						
No continuation sheets attach	ed		Total for this Page (Sub	tota	1) >		\$88,827.87	\$2,299.87			
outside all of the second all of the secon			Running '	Tota	aí >	ſ	\$88,827.87	\$2,299.87			

UNITED STATES BANKREPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

		Check this box if deb	or has no creditors holding	g unsecured priority claims to repo	ort on Schedule E.
TY	PES OF F	PRIORITY CLAIMS	(Check the appropriate box(e	es) if claims in that category are listed on	the attached sheets)
	Claims arisin	-	_	l affairs after the commencement of the of 1 U.S.C. Sec. 507(a)(2).	ease but
	Wages, salar of \$4,925* pe	er employee, eamed within	ding vacation, severance, and s	sick leave pay owing to employees, up to the filing of the original petition, or the ce Sec. 507(a)(3).	
	Money owed		or services rendered within 180	days immediately preceding the filing of ent provided in 11 U.S.C. Sec. 507(a)(4)	•
	Claims of cer	mers and fishermen rtain farmers and fishermen 1 U.S.C. Sec. 507(a)(5).	up to a maximum of \$4,925* per	r farmer or fisherman, against the debtor	, as
	Claims of ind	-	f \$2,225° for deposits for the pur vere not delivered or provided.	chase, lease or rental of property or serv 11 U.S.C. Sec. 507(a)(6).	vices for
		• • •	ild of the debtor for alimony, ma	intenance, or support, to the extent prov	ided in 11
			ed to governmental units ing to federal, state, and local go	overnment units as set forth in 11 U.S.C.	Sec. 507(a)
	Claims based Board of Gov	d on commitments to the FL	ve System, or their predecessor	y Institution f Thrift Supervision, Comptroller of the C s or successors, to maintain the capital o	~ .
Ø	Claims based		e trustee, examiner, professione	al person, or attorney and by any parapro ordance with 11 U.S.C. Secs. 326, 328,	
	4				
	the date of ac		r, 2007, and every three years th	hereafter with respect to cases commend	ed on or
	1	continuation sheets atta	ched		·

, (Case 04-37856	Doc 1	Filed 10/12/04	Entered 10/12/04 15:29:40	Desc Petition
IN RE:	Latonya Sims		Page	2 13 of 30 CASE NO	
		Debtor			(If Known)
•				CHAPTER 13	
		Joint Debtor			

ACCT #:	TYPE OF PRIORITY	Admir	nisti	rative	Continuation Sheet No. 1	 				
ACCT#: Schottler & Zukosky, LLC 230 W. Monroe Suite 1420 Chicago, IL 60606 Total for this Page (Subtotal) > \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00 \$2,200.00	CREDITOR'S NAME AND MAILING AD INCLUDING ZIP CODE	DRESS	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURI CONSIDERATION FOR CL	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	ENTITLED TO
				•	DATE INCURRED: 06/23/2003 CONSIDERATION:				\$2,200.00	\$2,200.0
		-								
		<u>_</u>			Total for t				\$2,200.00 \$2,200.00	\$2,200.00 \$2,200.00

IN RE: Latonya Sims	Debtor	 2 14 of 30	CASE NO	if Known)	
*	Deptor		CHAPTER 13	IT KNOWN)	
	Joint Debtor		J		

☐ Check this box if debtor h	nas n	no cre	editors holding unsecured nonpriority claims to re	port	on	Sc	hedule F.
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LINI IOLIIDATED	DISDITED.	AMOUNT OF CLAIN
ACCT#: 355-58-5818 Advance Til Payday 1108 W. Jefferson Ave. Joliet, IL 60435		-	DATE INCURRED: CONSIDERATION: LOAD REMARKS:				\$364.00
ACCT#: 5407-9150-0364-8562 Bankcard Services P.O. Box 17051 Baltimore, MD 21297-1051			DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$384.27
ACCT#: 4121-7414-9288-8099 Capital One PO Box 60000 Seattle, WA 98190-6000		•	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,084.34
ACCT#: 4121-7417-5571-6458 Capital One PO Box 60000 Seattle, WA 98190-6000			DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$857.89
ACCT#: 5291-0715-9396-7472 Capital One PO Box 60000 Seattle, WA 98190-6000		•	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$701.80
ACCT#: Cash Store 1701 N. Larkin Jollet, IL 60435		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$511.21
ACCT #: 8798 20 154 0063719 Comcast P.O. Box 600 Portage, IN 46368-0600		-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$1,111.82
	<u> </u>	<u> </u>	Total for this Page (Subtotal Running Tota		L	l	\$5,015.33 \$5,015.33

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IN RE:	Latonya Sims		Page	±15 of 30 CASE NO	
		Debtor			(If Known)
•		····		CHAPTER	13
		Joint Debtor			

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOHNT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 946182 Creditors Discount & Audit Co. 415 E. Main Street P.O. Box 213 Streator, IL 61364		•	DATE INCURRED: CONSIDERATION: Collecting for - Health Service Systems REMARKS:				\$71.60
ACCT#: 5520 5366 5818 Emergency Animal Services 118E Kirkland Circle Oswego, IL 60543		•	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$250.00
ACCT#: 412647 ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057-9004		•	DATE INCURRED: CONSIDERATION: Collecting for - Gas Line Comfort Guard REMARKS:				\$17.50
ACCT#: 8050101910583929 Fingerhut P.O. Box 3700 St. Cloud, MN 56395-3700		•	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,352.26
ACCT#: 355-58-8791 Gold Key Credit, Inc. 625 U.S. Highway 1, Suite 102 Key West, FL 33040-5625		•	DATE INCURRED: CONSIDERATION: Collecting for - Joliet Emergency Physicians REMARKS:				\$266.17
ACCT#: 005372 Health Service Systems, Inc. P.O. Box 1215 Bedford Park, IL 60499		•	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$344.00
ACCT#: W0401857-HC-ST510-999 I.C. Systems, Inc. 444 Highway 96 East P.O. Box 64437 St. Paul, MN 55164-0437		ı	DATE INCURRED: CONSIDERATION: Collecting for - Zale, Foster, Ruginis Dental REMARKS:				\$115.20
	LJ		Total for this Page (Subtotal) Running Total			L	\$2,416.73 \$7,432.06

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IN RE	Latonya Sims		Page	<u>1</u> 6 of 30	CASE NO			
		Debtor					(If Known)	
•				_	CHAPTER	13		
		Joint Debtor				. •		

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I IN IOI SOATED	DISCUSSION OF THE PARTY OF THE	DISPUTED	AMOUNT OF CLAIM
ACCT#: 01-01-25394711 Joliet Radiological Service 2112 W. Jefferson Street Suite 122 Joliet, IL 60435-6545		•	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS;					\$109.00
ACCT#: 05891814-504-5047 Livermore Billing Center 7535 Southfront Rd, Bldg B Livermore, CA 94550-4201		-	DATE INCURRED: CONSIDERATION: Medical Biil REMARKS:					\$263.00
ACCT#: A3520124744901000000 NCO Financial Systems, Inc. P.O. Box 41417 Dept. 99 Philadelphia, PA 19101		-	DATE INCURRED: CONSIDERATION: Collecting for - AT & T REMARKS:					Notice Only
ACCT #: 3520124744901 Penncro Associates, Inc. 95 James Way, Suite 113 Southampton, PA 18966-3847		-	DATE INCURRED: CONSIDERATION: Cotlecting for - AT&T REMARKS:					\$199.85
ACCT #: 221732-01 Personal Finance Company 1020 W. Jefferson St. Jollet, IL 60434		•	DATE INCURRED: CONSIDERATION: Loan REMARKS:			<u> </u>		\$2,074.92
ACCT#: DC0025394711 Provena St. Joseph Medical Center Attn: Cashiering Dep 333 North Madison Street Joliet, IL 60435-6595			DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$229.51
ACCT#: 839 Salvatore Fanto, M.D. P.O. Box 2087 Orland Park, IL 60462			DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$2,898.90
	- 1			1	ŀ	1	1	

Case 04	-37856 E	Doc 1	Filed 10/12/04	Entered 10/12	2/04 15:29:40	Desc Petition
IN RE: Latonya Si	ms		Page	e 17 of 30	CASE NO	
	De	ebtor				(If Known)
¥					CHAPTER 13	
_	Jo	int Debtor				

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Various Silver Cross Hospital 1200 Maple Road Joliet, IL 60432			DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$1,205.36
ACCT#: 49-2667-297-5 Spiegal, FCNB 9310 SW Gemini Drive Beaverton, OR 97078-0001		•	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$611.14
ACCT#: 355-58-8791 USA Payday Loans 120 South Larkin Jollet, IL 60436		•	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$725.00
		4-					
					:		
	ш	لسيا	Total for this Page (Subtate)		ш	Ч	* 0 F44 F0

Total for this Page (Subtotal) >

Running Total >

\$2,541.50 \$15,748.74

UNITED STATES BANKREPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

NAME AND MAILING ADDRESS, INCLUI OF OTHER PARTIES TO LEASE OR	DING ZIP CODE, CONTRACT	LEASE AND NATURE OF DEBTOR'S ASE IS FOR NONRESIDENTIAL REAL NUMBER OF ANY GOVERNMENT
·		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE H (CODEBTORS)

Check this box if debtor has no codebtors.

NAME AND ADD	RESS OF CODEBTO	R	NAME AND A	DDRESS OF CREDITOR
 			44.44	
	* .			

UNITED STATES BANKEUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

IN RE: Latonya Sims

Debtor's Marital

CASE NO

Dependents of Debtor and Spouse (Names, Ages and Relationships)

CHAPTER

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

				use (Harries,		
Status	Name	Age	Relationship	Name	Age	Relationship
	Andrew	17 yrs.				
Single	Taquan	6 yrs.	Child			
					•	
Employment	Debtor			Spouse		<u> </u>
Occupation	Claims Examir			Cpodeo		· · · · · · · · · · · · · · · · · · ·
Name of Employer	Christina Broth			-		
How Long Employed						
Address of Employer		Parkway				
	Romeoville, IL	60446				
		amal .			DERTOR	SPOUS
come: (Estimate of ave urrent monthly gross wag			if not paid month	lv)	<i><u>DEBTOR</u></i> \$2,530.67	<u>SPOUS</u>
stimated monthly overtim		mindelone (protate	a not paid month	737	\$0.00	
UBTOTAL					\$2,530.67	
SS PAYROLL DEDUCT A. Payroll taxes (included)		toy if D in zoro			\$406.42	
B. Social Security Tax		tax ii b. is zero)			\$400.42 \$0.00	
C. Insurance					\$0.00	
D. Union dues					\$0.00	
E. Retirement					\$0.00	
F. Other (specify)					\$0.00	
G. Other (specify)					\$0.00	
SUBTOTAL OF PAYE	OLL DEDUCTION	IS			\$406.42	
OTAL NET MONTHLY T	AKE HOME PAY			· · · · · · · · · · · · · · · · · · ·	\$2,124.25	
egular income from opera	ation of business o	r profession or fam	n (attach detailed	stmt)	\$0.00	
come from real property					\$0.00	
terest and dividends					\$0.00	
imony, maintenance or s		payable to debtor fo	r the debtor's use	or	\$0.00	
that of the dependents						
ocial Security or other go		ce (specify)	1 2 4 1 2 4 1		\$200.00	
ension or retirement inco					\$0.00	
ther monthly income (spe	cify below)		Ė##		\$0.00	
1,			gat t		\$0.00	
3.					\$0.00	
TOTAL MONTHLY INC	OME				\$2,324.25	
		The same of the sa				

TOTAL COMBINED MONTHLY INCOME \$2,324.25

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

UNITED STATES BANKEUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Rent or home mortgage payment	(include k	ot rental for mobile home)	\$705.96
Are real estate taxes included?	☑ Yes	□No	
Is property insurance included?	∀ Yes	No	
Utilities: Electricity and heating t	fuel		\$275.00
Water and sewer			\$45.00
Telephone			\$60.00
Other: Home maintenance (repairs and the state of the sta	inkeen)		\$25.00
Food	ihveeh)		\$25.00 \$350.00
Clothing			\$40.00
Laundry and dry cleaning			\$20.00
Medical and dental expenses (not	covered l	by insurance)	\$35.00
Transportation (not including car ;	payments)		\$150.00
Recreation, clubs and entertainme Charitable contributions	ent, newsp	papers, magazines, etc.	
	ages or inc	cluded in home mortgage payments)	
Homeowner's or renter		• • • • • • • • • • • • • • • • • • • •	
Life			
Health			
Auto			\$72.00
Other:		d in home moderne primaries	
Taxes (not deducted from wages Specify:	or include	a in nome mortgage payments)	
Installment payments: (in Chap	ter 12 and	13 cases, do not list payments included in the plan)	
Auto			
Other:			
Other:			·
Other:			
Alimony, maintenance, and support	•		
Payments for support of additional	•	onts not living at deptor's nome ss, profession, or farm (attach detailed statement)	ļ
Other: Child/Day Care	Of Dusines	ss, profession, or larm (attach detailed statement)	\$160.00
Other:			\$100.50
TOTAL MONTHLY EXPENSE	S (Report	also on Summary of Schedules)	\$1,937.96
[FOR CHAPTER 12 AND 13 DEB	TORS ON	ILY]	
Provide the information requested be interval.	low, includie	ng whether plan payments are to be made bi-weekly, monthly, annu	ually, or at some other regular
A. Total projected monthly income		:	\$2,324.25
	es (includ	ing separate spouse budget if applicable)	\$1,937.96
C. Excess income (A minus B)			\$386.29
D. Total amount to be paid into pla	an each	Monthly (interval)	\$386.00

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$80,000.00		
B - Personal Property	Yes	4	\$5,375.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$88,827.87	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,200.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$15,748.74	
G - Executory Contracts and Unexpired Leases	Yes	1		•	
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,324.2
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,937.9
Total Numl of AL	ber of Sheets L Schedules	17		L	
	Total	Assets >	\$85,375.00		
		•	Total Liabilities >	\$106,776.61	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

l declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date 10-9-04	Signature Attonya Sims			
Date	Signature			
	[If joint case, both spouses must sign.]			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

•	1. Income from employr	nent or op	eration of business		
None	from the beginning of this caler immediately preceding this cale calendar year may report fiscal income for each spouse separa	ndar year to th endar year. (A l year income. ately. (Marriec	e date this case was commence debtor that maintains, or has m identify the beginning and endi	 d. State also the gross amount aintained, financial records on t ng dates of the debtor's fiscal ye or chapter 13 must state incom 	rom operation of the debtor's business is received during the two years the basis of a fiscal rather than a ear.) If a joint petition is filed, state e of both spouses whether or not a
	AMOUNT SO	OURCE (If mo	re than one)		
		TD - Employ			•
	*	103		•	
	\$28,080.00 20	002			
	2. Income other than fro	m employi	ment or operation of bus	iness	
None	State the amount of incoduring the two years immediate	me received bely preceding to be the below the	by the debtor other than from em the commencement of this case. Ider chapter 12 or chapter 13 mu	ployment, trade, profession, or o Give particulars. If a joint petit	operation of the debtor's business tion is filed, state income for each e whether or not a joint petition is
	AMOUNT SC	DURCE			
	\$2,000.00 YT	TD - Social	Security for son		
	\$2,400.00 '03	3 - Social S	Security for son		
	\$2,400.00 '02	2 - Social S	ecurity for son		
	3. Payments to creditors	\$			
None	made within 90 days immediate	ely preceding t	•	(Married debtors filing under ch	g more than \$600 to any creditor, napter 12 or chapter 13 must include and a joint petition is not filed.)
		•			
A lana		·			
None	or were insiders. (Married debte	ors filing unde		include payments by either or b	or for the benefit of creditors who are both spouses whether or not a joint
	· .				
None	a. List all suits and admit bankruptcy case. (Married debt	nistrative proc tors filing unde		r was a party within one year im Include information concerning	S mediately preceding the filing of this either or both spouses whether or
	CAPTION OF SUIT AND			COURT OR AGENCY	STATUS OR
	CASE NUMBER	•	NATURE OF PROCEEDING	AND LOCATION	DISPOSITION
	Sliver Cross Hospital vs. Latonya R. Simms and Ci Brothers Services		Garnishment	Circuit Court of the Twelfth Judicial District	Pending
	Wells Fargo v. Sims, 04 C	CH 1352	Foreclosure	Circuit Court of Wili Co.	Pending

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 1:

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter

and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None \square

None

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None

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9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None \square

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

 \square

List all property owned by another person that the debtor holds or controls.

UNITED STATES BANKFUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKROPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Latonya Sims

CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have attachments thereto, consisting of6	read the answers contained in the foregoing statement of financial affairs and any sheets, and that they are true and correct.
Date 10-9-04	Signature Manya Sims Sims of Debtor Latonya Sims
Date	Signature of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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IN RE: Latonya Sims

CASE NO

Debtor(s)

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

	The above nar	ned Debtor	hereby verifies t	hat the attached	list of creditors	is true and correct	to the best of hi	s/her
know	ledge.							

Date	Signature Autorya Sims
Date	Signature